

REMARKS

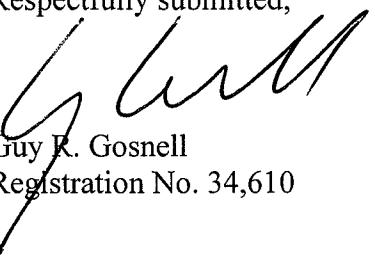
Independent Claim 70 is now amended to further recite that “the receiver component [is] also configured to receive financial authorization from a distributor verifying a customer account even though the request is received by the receiver component in a manner independent of the distributor”. As a result of the amendment of independent Claim 70, dependent Claim 73 has also been canceled. In light of the foregoing amendments, it is respectfully submitted that the present set of claims is in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued.

Moreover, as an RCE is filed concurrently herewith, the Examiner is specifically requested to substantively consider the references identified by the Supplemental Information Disclosure Statement filed September 24, 2007 and to return an initialed copy of Form 1449/PTO to evidence their consideration.

The Examiner is encouraged to contact Applicant’s undersigned attorney to resolve any remaining issues in order to expedite examination of the present application.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,



Guy R. Gosnell
Registration No. 34,610

Customer No. 00826
ALSTON & BIRD LLP
Bank of America Plaza
101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
Tel Charlotte Office (704) 444-1000
Fax Charlotte Office (704) 444-1111
047802/263904

**ELECTRONICALLY FILED USING THE EFS-WEB ELECTRONIC FILING SYSTEM OF
THE UNITED STATES PATENT & TRADEMARK OFFICE ON December 4, 2007 by Gwen Frickhoeffer.**

LEGAL02/30623694v1